

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-17709-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christian M Ruppenthal  
739-Henderson Road  
Lumberton, NJ 08048

Social Security No.:

xxx-xx-3596

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 12, 2023.

Dated: December 12, 2023  
JAN: mjb

Jeanne Naughton  
Clerk

In re:  
Christian M Ruppenthal  
Debtor

Case No. 23-17709-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 12, 2023

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Christian M Ruppenthal, 739-Henderson Road, Lumberton, NJ 08048-4613          |
| 520015919       | + Anthony H. Migliaccio, Esq., 500 N. Franklin Tpk., Ramsey, NJ 07446-1177      |
| 520031562       | + Juliann Ruppenthal, 739 Henderson Road, Lumberton, NJ 08048-4613              |
| 520015934       | + TIAA Bank, Attn: Bankruptcy, 301 West Bay Street, Jacksonville, FL 32202-5147 |

**TOTAL: 4**

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                 | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: usanj.njbankr@usdoj.gov               | Dec 12 2023 20:43:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg             | + Email/Text: ustpregion03.ne.ecf@usdoj.gov       | Dec 12 2023 20:43:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520015916       | + Email/Text: backoffice@affirm.com               | Dec 12 2023 20:43:00 | Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716   |
| 520043526       | Email/PDF: resurgentbknotifications@resurgent.com | Dec 12 2023 20:49:24 | Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 520016531       | + Email/PDF: acg.acg.ebn@aisinfo.com              | Dec 12 2023 20:49:19 | Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  |
| 520063798       | + Email/PDF: acg.acg.ebn@aisinfo.com              | Dec 12 2023 20:49:19 | Ally Bank Lease Trust c/o AIS Portfolio Services,, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                     |
| 520015917       | + Email/Text: ally@ebn.phinsolutions.com          | Dec 12 2023 20:42:00 | Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416   |
| 520051399       | Email/PDF: bncnotices@becket-lee.com              | Dec 12 2023 20:59:44 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 520015918       | + Email/PDF: bncnotices@becket-lee.com            | Dec 12 2023 20:49:33 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540   |
| 520015920       | Email/PDF: acg.bmw.ebn@aisinfo.com                | Dec 12 2023 20:49:31 | Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016   |
| 520015921       | + Email/PDF: AIS.cocard.ebn@aisinfo.com           | Dec 12 2023 20:49:17 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285   |
| 520058571       | Email/PDF: Citi.BNC.Correspondence@citi.com       | Dec 12 2023 20:49:33 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  |
| 520015924       | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM      | Dec 12 2023 20:43:00 | ComenityCapital, Attn: Bankruptcy Dept, Po Box   |

District/off: 0312-3

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Date Rcvd: Dec 12, 2023

Form ID: plncf13

Total Noticed: 36

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|-----------|--|----------------------|--|
| 520015925 | + Email/PDF: Citi.BNC.Correspondence@citi.com                | Dec 12 2023 20:49:32 | 182125, Columbus, OH 43218-2125  |
| 520015930 | Email/PDF: Citi.BNC.Correspondence@citi.com                  | Dec 12 2023 20:59:42 | Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500  |
| 520020053 | Email/Text: mrdiscen@discover.com                            | Dec 12 2023 20:42:00 | Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040  |
| 520015926 | + Email/Text: mrdiscen@discover.com                          | Dec 12 2023 20:42:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 520015927 | Email/Text: collectionbankruptcies.bancorp@53.com            | Dec 12 2023 20:43:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025   |
| 520057368 | + Email/Text: FifthThirdBKNotices@nationalbankruptcy.com     | Dec 12 2023 20:42:00 | Fifth Third Bank, Attn: Bankruptcy, Mailedrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546   |
| 520015928 | + Email/Text: cashiering-administrationservices@flagstar.com | Dec 12 2023 20:43:00 | Fifth Third Bank, N.A., PO Box 9013, Addison, Texas 75001-9013   |
| 520071998 | + Email/Text: cashiering-administrationservices@flagstar.com | Dec 12 2023 20:43:00 | Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639   |
| 520015929 | + Email/Text: GSBankElectronicBankruptcyNotice@gc.com        | Dec 12 2023 20:42:00 | Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639   |
| 520015922 | Email/PDF: ais.chase.ebn@aisinfo.com                         | Dec 12 2023 20:49:21 | Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379  |
| 520015923 | Email/PDF: ais.chase.ebn@aisinfo.com                         | Dec 12 2023 20:49:17 | Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101  |
| 520036462 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com           | Dec 12 2023 20:42:00 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850  |
| 520031560 | + Email/Text: taxcollector@lumbertontwp.com                  | Dec 12 2023 20:43:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 520048706 | + Email/Text: maureen@MHMUA.COM                              | Dec 12 2023 20:43:00 | Lumberton Township, Tax Collectors office, 35 Municipal Drive, Lumberton, NJ 08048-4516  |
| 520031561 | + Email/Text: maureen@MHMUA.COM                              | Dec 12 2023 20:43:00 | Mount Holly Municipal Utilities Authority, 1 Park Drive PO Box 486, Mount Holly NJ 08060-0486  |
| 520015931 | Email/Text: Bankruptcy.Notices@pnc.com                       | Dec 12 2023 20:42:00 | Mt. Holly MUA, 1 Park Dr., Mount Holly, NJ 08060-1740  |
| 520015933 | Email/Text: bankruptcy@td.com                                | Dec 12 2023 20:43:00 | PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222  |
| 520015935 | + Email/Text: RPSBankruptcyBNCNotification@usbank.com        | Dec 12 2023 20:43:00 | TD Bank, Attn: Bankruptcy, 1701 Route 70 East, Cherry Hill, NJ 08003   |
| 520065102 | + Email/PDF: ebn_ais@aisinfo.com                             | Dec 12 2023 20:49:03 | Us Bank Na Retail Le, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2511  |
|           |  |                      | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 520031563 | *+            | Anthony H. Migliaccio, Esq., 500 N. Franklin Tpk., Ramsey, NJ 07446-1177 |
| 520015932 | ##+           | Solar Service Experts, 2900 North Loop West, Houston, TX 77092-8809      |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

| Name             | Email Address  |
|------------------|--|
| Albert Russo     | docs@russotrustee.com  |
| Brad J. Sadek    | on behalf of Debtor Christian M Ruppenthal bradsadek@gmail.com<br>bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com |
| Denise E. Carlon | on behalf of Creditor FLAGSTAR BANK N.A.. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com   |
| U.S. Trustee     | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 4